SW/2079/1

Previous references.

1911
(Banking)

File No. 13-11

Serial Nos. 1-4

Later references.

G. Fe. 39-16 & 3, 15 Oct. 16.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1-4

Part B. for February 13

SUBJECT.

Representations about optional Insurance

From Mr T. Lakshminarasimha Rao, Fin'l Asst Secy.

No - dy 30th

Submits Insurance Secretary's reply to his request for the issue of policy for enhanced bonus for so much of the difference between Rs 50 & 10% of the Insured pay; states that the rules re: Compulsory Insurance also apply to applications for optional Insurance & represents for reasons stated that it is not desirable to insist upon a detailed medical examination in such cases and requests that if his reasons are convincing needful orders may be issued in his case.

G. R. S. 58

C Ramayya
6.6.13

2. To the Secretary, Insurance Committee
No JL 3530 dt 1.3.12.
Forwards the representation of Mr. Lakshminarasimha Rao for favour of the opinion of the Committee on the Question together with a draft rule embodying their proposals.

3. From the Secretary, Insurance Committee
No 3538 dt 25.4.12 / 11.5.12
Forwards resolution passed in the Committee Meeting of the 20th April 1912 with a draft rule 18A on the subject of medical examination for optional Insurance, for adoption.

4 To the Secretary, Insurance Committee
No JL 4405 dt 6.2.13
Approves of the Committee's Resolution on the Subject of Medical examination for optional Insurance as "Rule 18A" of the Insurance Rules and directs a notification to be published in the Gazette to this effect.
To the Compiler Mysore Gazette.
No JL 4406 dt 6.2.13
Notifies as directed above

G.R.S. 11]

1911—2

GENERAL AND REVENUE SECRETARIAT.

(Banking)

NOTES.

B File No. 13 of 1911

FILE HEADING.

Representations about Optional Insurance.

From

M. T. Lakshminarasimha Rao, Trial Asst Secy

No. Dated 30th Received 30th August 1911

Diary No. 772 | Enclos. 1 | Spare Copies. - | Serial No. 1

BRIEF ABSTRACT OF LETTER.

Submits Insurance Secretary's reply to his request for issue of a Policy for Rs 1 Enhanced bonus for so much of the diff: between Rs 50 & 10% of the Insurance pay; states that the rules as compulsory Insurance also apply to applns for optional Insurance & represents, for reasons stated, that it is not desirable to insist upon a detailed Med'l. Examination in such cases & requests if his reasons are convincing, needful orders may be issued in his case.

NOTES AND ORDERS.

1) Mr. Secy's Remarks on the Petn.

~~It~~ Please discuss in ordinary course. In my opinion, it is very unsafe and undesirable to accept optional Insurance without a detailed Medical Examination at the time.

NOTES—First Sheet.

(P.B.—30,000—27-6-11

Serial No.

2. Reference is also invited to Pl. Leey's remarks against para 3 of Mr. Lakshminarasimhabad's letter.

3. In the main file regarding the Optional Insurance, there is nothing regarding the details as to how it has to be worked up.

4. The proposals of the Committee in this matter are awaited. Please see para 4 of Spl. of 8th Augt. 1911.

5. Submitted for orders.

HHM-7-7
2/9/11

The risk that exists is the risk of paying a larger amount of money but the risk of paying money is not obviated anyway. But it may be submitted in this Connection that what is considered as an ordinary medical examination including as it does the examination of the heart & the lungs & the urine of the applicant is sufficient to bring out even latent faults in the system and a Medl Officer of the Standing of a Drs O would be able to make out bad or risky lives from this examination. Even if this data is not sufficient for arriving at a conclusion there would then

NOTE—Contn. sheet.

GPB—55,000—27-4-09

Serial No.

be no postponement for an ordinary medical Examination at all & every proposer shd be Examined in detail each time. Again under the rules detailed Examination is insisted once every 5 years and the presumption therefore is that a man's health (given that the man is a good liver, sober and ordinary healthy) does not suffer so much as to necessitate a detailed Medl Examination. In addn to the Examg the heart, lungs, urine the detailed Examination consists in Examining the person for hernia & piles. Practically therefore the ordinary Case is just as good as a detailed Certificate and there does not seem much necessity to require a detailed Medical Examn in the Case of those of whom annual insurance is taken for securing a proposal under the rules an ordinary Examn would do

Rule 22 (2) (iii) as to Examn of 5 yrs cases should be left to the discretion of the Examr

W W W

H D

H D

2. 9. 11

b. In my opinion it is impossible to accept any optional insurance proposal without detailed medl Exn. Vide reasons stated in Mr. L. Rau's reference

Draft 4/9

P.T.O. 4.11

Note—Contn. sheet.

GPB—55,000—27.4.09

G. R. S. 12]
General and Revenue Secretariat.

B File No. 13 of 1911

Serial No.

Draft put up -
AAM-77
4/9/11
AAM-77 Hdecy/

Revised draft

4/9/11

13441/
6-9-11

Dewan)

4/9/11

5-9-11.

1) Let the question be officially referred to the Committee for opinion of the draft rule embodying their proposals
Hdecy/ 6/9

2) The Committee have since held a meeting that no detailed examination of financial implications may therefore be filed
Dewan)

18198
22-2-12

22/2/12

3) They can't decide this for themselves. Sanction of Govt is necessary - Please call formally for their opinion on this question Hdecy 23/2/12

4) Received 26 copy 28/2/12

Draft 23/2/12

5) Draft sent.
RR
24/2/12

PTO.

NOTE— Contn. sheet.

PPB—50,000—12-8-10

G. R. S. 12]
General and Revenue Secretariat.

B File No. 13 of 1911

Serial No.

12) Just see reference above —

24.4.12

13) Issue
AB
28/2/12

28/2/12

2 To the Secretary Insurance
No 2L 35301 / 1-3-4/12 Committee
Forwards the representation of the Examinersamba Com for favour of the opinion of the committee on the question, together with a draft rule embodying their proposals.

3 From the Secretary Insurance
No 3588 / 25-4-12 committee
11 15-12
Forwards resolution 2 passed in the committee meeting of the 20th April 1912 with a draft rule 18A on the subject of medical Exam for optional insurance, for adoption

14) The present proposal insists on a detailed medical Exam in all cases of optional Insurance.

NOTE — Contn. sheet.

GPB—50,000—12-8-10

(6

G. R. S. 12]

General and Revenue Secretariat. | B File No. 13 of 1911

Serial No.

~~The exceptions are only~~ Called for ndno.

1601 / 31.5.12

Lab 45 28/4/12 (9) Dewan) 29.5 Mlle

15/ The ordinance proposed may be affirmed. The words original ordinance should mean some other phrase which will indicate the hyphen means in effect that alone the new ordinance of Jan 1912 differs from the ordinance already effected. The phrase may be "~~original~~ original higher ordinance" or anything that the Hon'ble may be able to suggest.

16 As to the point objected to at page 3 by me I may here point out that there is no rule under which Patwaris are invited once in every 5 years as observed by the Hon'ble

NOTE—Contn. sheet.

GPB—20.000—20-1-12

(7

[G. R. S. 12]

General and Revenue Secretariat.

B File No. 13 of 1911

4270

Serial No.

The detailed Exn [illegible] should become due only when there is an appln for further indulgence, & this appln comes after an interval of ~~more than~~ 5 years or more from the date of the first Exn

[illegible]
23/8/10

K

17) (Note the papers on the file are not complete. The D.N. Nair's letter of 20th Augt 11 on which the question arose is not on the file)

Bankim

23/8/10

19) The file containing Mr D. N. Nair's letter above referred to which was forwarded to the Insurance Dept. is kept up for reference and shipping return when done with.

[illegible]

19) Submitted herewith.

12/11 20) Please perhaps offer the file

21) [May however mention that Gundevenal detailed Med. Exn & was medically unfit for Police Service from my place in the Academical]

NOTE—Contn. sheet.

GPP—20,000—26-1-12

(8

R. S. 12]

General and Revenue Secretariat.

B File No. 13 of 191/

Serial No.

This had been kept as reference to some Rule in respect of the Leave year - Eleave Salary etc. - subject of the draft rules

12
Draft rules
[illegible] [illegible] 23 days ?
Secy)
6/11 Govt.
6/11.XI.12

11/11
23)
Govt
7/11

14
11.11.12

24) Issued 1.2.13

4 To the Secy Insurance Committee
No 4405 J 6-2-1913
Approval of the committees Resolution on the subject of medical Examn for optional insurance vs. Rule 18 of the Insurance Rules & drafts a notification to be published in the Gazette to this effect.
To the Compiler Insurance Gazette
No 4406 J 6-2-1913
Notification as above drafted

published in the Fort St. George Gazette Part I page 230 2.13

NOTE—Contn. sheet.

GPB—65,000—17-6-12

Encl to S/1

B/3-11

Office of the Secretary,
Mysore State Life Insurance Committee,
Bangalore, dated 29th August 1911.

No: 697

From

The Secretary,
Insurance Committee,
B a n g a l o r e.

To

T. Lakshminarasimha Rao Esq., B.A., B.L.,
Offg: Assistant Secretary, Financial Branch,
B a n g a l o r e.

Sir,

I have the honour to acknowledge the receipt of your letter dated to-day regarding optional Insurance under Rule 7, and to state in reply that optional Insurance may be effected along -- with compulsory insurance on detailed Medical Certificate or in connection with an application for admission to the Family Pension Branch, but when it is sought for independently, a detailed Medical Certificate is required. Revision of the rules on this -- point is engaging attention.

I have the honour to be,
Sir,
Your most obedient servant,

Alamelu Ramanachar
for ~~Asstt.~~ Secretary,
Insurance Committee.

G.R.S. 26]

File No. 13

Serial No. 2

Diary No. of letter replied to 772

No. ₰ 3530

General and Revenue Secretariat

(Bangalore

, *the* 1/3/12 19 .

To

The Secretary,
Insurance Comp

Date of issue 1-3-12

Signed by W L Narasimha

Sir,

I am directed to forward herewith a representation made by Mr. T. Lakshmanaswamy Rao, Asstt. Surgeon on the subject of detailed medical Examination in connection with optional insurance & to request you to

over.

SUBJECT.

Bundle 141.

4

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE.

No. 3538/Two.

Bangalore, dated 25th April 191 2

11 MAY ... 4270

11/13/12

10/11-10/12
SECTION Banking
FILE No. 13
SERIAL No. 3

From

J. S. CHAKRAVARTI, ESQ., M.A., F.R.A.S., etc.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To

The Financial Secretary,
to the Government of His Highness
the Maharaja of Mysore, Bangalore.

SIR,

In reply to your letter No: Fl: 3530/B:13-11-2 dated 1st March 1912, I have the honour to forward herewith resolution 2, passed in the meeting of the Insurance Committee, held on Saturday the 20th instant, with a draft rule 18A for adoption.

I have the honour to be,
Sir,
Your most obedient servant,

J. Satyanarayana

Joint: Secretary,
Insurance Committee.

A.K.

GPB—3000—27-1-12.

Enclosure to S.L.3 Board 13-11.

(5)

INSURANCE.

RULE 18A.

Every Proposals for Optional Insurance under Rule 7 shall be accompanied by a detailed Medical Certificate. A detailed Medical Certificate under the State Insurance Rules simultaneously produced for compulsory insurance or for Family Pension shall however be accepted for Optional Insurance.

10.5.12

Enclosure No 3 Book 13

(6

INSURANCE.

Extract from the Proceedings of the Meeting of Mysore State Life Insurance Committee, held on Saturday the 20th April 1912.

Resolution 2.

Re-consideration of Resolution of the Committee dated 10th January 1912, as ordered by the President, regarding applicability of Rule 22 to Optional Insurance.

Resolved that the Committee are of opinion that a detailed Medical Certificate should be required in every case of Optional Insurance and that the Government be moved to make a rule to that effect. A detailed Medical Certificate under the State Insurance Rules simultaneously produced for compulsory insurance or for Family Pension should however be accepted for Optional Insurance.

W 25/4/12

Bangalore,
25th April 1912.

Asstt: Secretary,
Insurance Committee.

[R.S. 28.]

File No. 13-11

Serial No. 4

Diary No. of letter replied to 4270

Proceedings of the Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE SECRETARIAT

(Establishment)

, *the* 19

Date of issue

Signed by

READ—

Correspondence ending with letter No. 35288/J25-4-12 from the Secy Insurance Committee, forwarding resolutions passed in the committee meeting held on ~~ORDER THEREON—No.~~ the 20th April 1912 ~~Proceedings Dated~~ & requesting sanction of Govt. for the draft scale post framed in accordance with the resolutions on the subject of medical examination for optional insurance

over

SUBJECT

GPE—10,000—9-12-09

Order Sheet No. 4405

6-2-13

The rule suggested to be approved & will read as follows

Rule 18 A

Every proposal for Optional Extra Insurance under Rule 7 shall be accompanied by a detailed medical certificate. A detailed medical certificate under the State Life Insurance Rules simultaneously produced for compulsory insurance or for family Pension shall however be accepted for Optional Insurance

A notification to this effect will be published in the Mysore Gazette.

30.1.13

Secretary

6/2/13

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(Continuation sheet draft form.)

To the Secretary
Insurance Committee
returning minutes.

3/2/13

G.R.S. 26]

File No. 13-11

Serial No. 4

Diary No. of letter replied to 4270

No. H64406
26-2-1913
No. Life Insurance

General and Revenue Secretariat
(Banking)
, *the* 19 .

To the South of H. H. The Maharaja are pleased to direct the addition of the following as Rule 18A of the Mysore State Life Insurance Rules —

Every proposal for optional extra Insurance under Rule 7 shall be accompanied by a detailed Medical Certificate. A detailed Medical Certificate

over.

Date of issue 6-2-13

Signed by W J S Chikkaswamy

Published in the Mysore Gazette part I page 230 D/13-2-13.

SUBJECT.

under the State Life Insurance Rules issued
hereunder produced
for compulsory in-
surance or for Family
Pension shall however
be accepted for Op-
tional Insurance

W.
7/11
Secretary 30/1/13
2-1-13

To the Compiler
Insurance Gazette

List of enclosures.

Copied by [illegible] 4/2/13

Examined by

GPB—10,000—28-2-11.